Electronic Acknowledgement Receipt		
EFS ID:	7372948	
Application Number:	10749696	
International Application Number:		
Confirmation Number:	2179	
Title of Invention:	System for reducing disputes of credit transactions	
First Named Inventor/Applicant Name:	Lorrie A. Creveling	
Customer Number:	66170	
Filer:	Howard I. Sobelman/Debbie Mier	
Filer Authorized By:	Howard I. Sobelman	
Attorney Docket Number:	20655.0600	
Receipt Date:	07-APR-2010	
Filing Date:	31-DEC-2003	
Time Stamp:	21:24:50	
Application Type:	Utility under 35 USC 111(a)	

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		20650600 ROA20100115.PDF	610687	ves	11
		764414e337e99a9efe77919b587679cb0efa dd2a	'		

	Multipart Description/PDF files in .zip description			
	Document Description	Start	End	
	Amendment/Req. Reconsideration-After Non-Final Reject	1	1	
	Claims	2	6	
	Applicant Arguments/Remarks Made in an Amendment	7	11	
Warnings:		•		

Warnings:

Information:

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.